

Registration form

1. General Information

To open a securities account, you **must submit a fully** and correctly completed registration form, duly signed by hand.

Surname	First name
Date of birth	Place/country of birth
Nationality (if more than one state all)	
Address	
Post code/town	Country
Phone	Mobile
E-mail	Occupation
Bank/Post Office information for withdrawals (name, place)	
IBAN: CH	

Please tick confirmation boxes (X) on this and subsequent page where applicable

2. General acknowledgements

You hereby confirm,

- that you have read and understood the prospectus and the integrated Investment Regulations of Avadis Vermögensbildung SICAV, the key information documents KID, the information sheet on investment principles, as well as the FinSA information sheet (all documents available at www.avadis.ch), and accept their contents as legally binding;
- that you are aware of the risks associated with investing assets in investment funds;
- that the investment decision (incl. selection of strategy as well as the investment volume) is your sole responsibility. Avadis expressly does not offer any investment, legal or tax advice and does not perform either an appropriateness or a suitability check, but merely implements the client's investment decisions ("execution only");
- that all of the information provided in this registration form is complete and correct;**
- that you have read and understood the General Terms and Conditions and accept their contents as legally binding.**

Place, date

Signature

Account holder

Surname _____

First name _____

3. Confirmation of US tax status

In order to ascertain, in accordance with the FATCA Agreement between Switzerland and the USA, that your securities accounts with Avadis Vermögensbildung SICAV do not constitute US accounts pursuant to US tax regulations, **please confirm your compliance with the following requirements by ticking the boxes where appropriate and attaching your signature below.**

You hereby confirm that you are not a US national.

You hereby confirm that you are not a US resident for tax purposes because

- you do not hold an active US Green Card.¹⁾
- you do not pass the Substantial Presence Test.²⁾
- you are not considered as a US resident for tax purposes because you have not filed a joint US tax return with your spouse who is a US resident or a resident alien for tax purposes.
- no other reasons constitute your residency in the USA for US tax purposes.³⁾

Due to your compliance with the above requirements, your signature on this form confirms that you are not considered a US person for tax purposes.

Should you fail to meet one or more of these requirements, you may not subscribe to or acquire shares in Avadis Vermögensbildung SICAV.

4. Confirmation regarding tax liability in Switzerland

- You are liable to pay tax in Switzerland due to your exclusive domicile or main residence in Switzerland.
- The address provided under no. 1 is consistent with the tax domicile.

5. Confirmation of tax conformity

- You hereby confirm that you have duly declared, and will continue to duly declare, the assets invested in Avadis Vermögensbildung SICAV as well as all associated income and capital gains, to the responsible (tax) authorities and that you are complying with the relevant (tax) regulations.

6. Confirmation of beneficial ownership

- You hereby confirm that you are the sole beneficial owner of the assets and income associated with this application.

7. Change in circumstances

You hereby undertake to notify Avadis of your own accord within 30 days of any changes in your circumstances as specified in this form, especially any changes relating to your tax liability status abroad and changes in address. Should such change in circumstances result in you failing to meet all of the above requirements, especially those relating to your tax status and beneficial ownership, you hereby agree, by signing this form, that Avadis Vermögensbildung SICAV may carry out an enforced redemption of your shares **within 90 days.**

Costs may be charged for address searches and searches in connection with the prevention of dormancy.

Please check whether you have ticked all applicable confirmation boxes (X)

Place, date _____

Signature _____

¹⁾ After its activation, a US Green Card remains active for US tax purposes (even if the holder is domiciled outside the USA and even if the US Green Card itself has expired) until: (1) it has been returned voluntarily to the US immigration authorities or (2) it has been lawfully revoked either by the US immigration authorities or a US Federal court.

²⁾ You qualify as a US resident for tax purposes if you meet the criteria of the Substantial Presence Test. These criteria are met if you spent a minimum of 31 days in the current year **and** 183 days in the last three years (the current year and the two preceding years) in the USA. More detailed information on the calculation of the duration of stay is available at the following Internal Revenue Service (IRS) website: <http://www.irs.gov/taxtopics/tc851.html>

³⁾ Ownership of US real estate or interests in/receivables from US companies, e.g. unincorporated US firms, per se does not constitute US residency.

Account holder

Surname _____

First name _____

8. Desired investment strategy

- Stable** (100% Money market/Security No. 3283146)
- Bonds** (100% Bonds/Security No. 3283157)
- Defensive** (20% Equities, 80% Bonds/Security No. 3283161)
- Balanced** (40% Equities, 60% Bonds/Security No. 3283175)
- Growth** (60% Equities, 40% Bonds/Security No. 3283184)
- Aggressive** (80% Equities, 20% Bonds/Security No. 3283189)
- Equities** (100% Equities/Security No. 3283198)

Place, date _____

Signature _____

A certified copy of a valid official form of identification is required for registration (e.g. passport, ID, driver’s licence, foreigner’s identity card).

The following offices are authorised to confirm identity: SBB, post office, notary’s office, Avadis Vorsorge AG, in some cases your bank or your municipal/city administration (depending on the canton).

9. Specimen signature (Please sign in the field)

How did you learn about Avadis Asset Growth?

- Event
- Internet
- Advertisement
- Employer
- Media
- Colleagues
- Other

Information sheet on investment principles

Investment fund

An investment fund allows the investor to invest small sums in a wide range of securities, thereby diversifying the investment risk. A major emphasis is placed here on investor protection: Investment funds count as special assets and are settled separately in the event of the insolvency of the fund management company or custodian bank. All fund service providers are subject to strict supervision by the Swiss Financial Market Supervisory Authority (FINMA). Asset management is conducted professionally and transparently.

Composition of the strategy funds

Equities (contained in the equities, aggressive, growth, balanced and defensive strategies)

By purchasing an equity one becomes a shareholder of a company and accordingly possesses a share of the corporate assets. The value of the equity therefore depends directly on the corporate success. This is measured among other things on the basis of the company value and future development potential of the company. As well as corporate risks, the general stock market development as well as supply and demand play a role here. Equities entail greater fluctuation than bonds but their earnings potential is also higher.

Bonds (contained in the bonds, defensive, balanced, growth and aggressive strategies)

If a company or country requires capital, it can borrow this on the financial market. In return, it normally pays the creditor an annual interest rate for the duration of the loan. At the end of the loan period the money is repaid. The interest payment and repayment depend strongly on the debtor's ability to pay. The ability to pay (creditworthiness) is assessed and categorised by rating agencies. As well as creditworthiness, the general interest rate level, duration and supply and demand also play an important role for the pricing of a bond. If you sell a bond before it reaches maturity, you will not receive the original sum back but the current market value. Bonds are therefore also subject to value fluctuations. Falling interest rates result in rising bond prices (increasing returns on bond funds) and rising interest rates result in falling bond prices (decreasing returns on bond funds). While bonds essentially entail fewer risks than equities, their earnings potential is also lower.

Time deposits (contained in the stable strategy)

Time deposits are bonds with a very short term to maturity (maximum of one year). Owing to their short term, time deposits pose a lower default risk than bonds with a longer term to maturity.

Risk/return

The principle is that the greater the risk is, the greater are both the earnings potential and risk of loss. Equities fundamentally pose a greater risk than bonds. Bonds pose a greater risk than time deposits. An important indicator for assessing the risk is the fluctuation margin of the annual returns. High-risk investment strategies should only be selected if the risk can also be borne.

Strategy selection

Investing money on a short-term or long-term basis

A long-term investment horizon generally allows the investor to take on a greater risk. A strategy with lower risks is better in the case of a short-term investment horizon.

Bearable loss

An investor must expect years with negative returns and still be able to sleep at night. He should not be influenced by current returns but always also take into account the possible loss potential when making his selection.